

FORM PTO-1449
(REV. 6-89)

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

Attorney's Docket No.
3899

Serial No.
09/373,926

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Applicant

Ho Ming Luk et al.

Filing Date

August 12, 1999

Group Art Unit

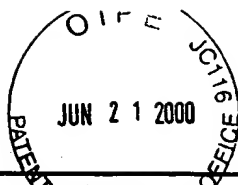
2703

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
<i>AK</i>	P	5,974,390	10/26/99	Ross	705	4	7/21/97
<i>AK</i>	Q	5,930,762	07/27/99	Masch	705	7	
<i>AK</i>	R	5,655,085	08/05/97	Ryan et al.	705 384	4 401	
<i>AK</i>	S	5,253,164	10/12/93	Holloway et al.	705 364	2 406	
<i>AK</i>	T	5,224,173	06/29/93	Kuhns et al.	382	116 2	
<i>AK</i>	U	4,831,526	05/16/89	Luchs et al.	705 384	4 401	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>AK</i>	V	Bank, D., "Know Your Customer", <i>Wall Street Journal</i> , June 21, 1999.
<i>AK</i>	W	Derrig, R.A., "Patterns: Fighting Fraud With Data", <i>Contingencies</i> , Sept./Oct. 1999, pp. 40-48.
<i>AK</i>	X	Downs, S., "Technology, Education Aid Medical Fraud Fighting", <i>Employee Benefit News</i> , No. 13, Vol. 12, December 1998, New York, NY.
<i>AK</i>	Y	Downs, S., "Predictive Technology and the Transformation of the Insurance Industry", <i>Contingencies</i> , No. 10, vol. 6, Nov./Dec. 1998, pp. 64-67.
<i>AK</i>	Z	Mutch, J., "Unlocking the Neural Network", <i>Risk & Insurance</i> , January 1999.
<i>AK</i>	AA	Pathria, A., "Fraud", <i>Risk Management</i> , March 1999, pp. 23-28.
<i>AK</i>	AB	"An Analysis of Workers Compensation Outreach Materials", <i>Coalition Against Insurance Fraud</i> , April 1999.
<i>AK</i>	AC	"Four Faces: Why some Americans do – and do not – tolerate insurance fraud", <i>Coalition Against Insurance Fraud</i> , October 1997.
<i>AK</i>	AD	"Report on Workers' Compensation Fraud", <i>Report of the Fourteenth Statewide Grand Jury</i> , July Term, 1997, Case No. 90,703, accessed at legal.fim.edu.swp/jury/workers.htm .
<i>AK</i>	AE	"Employer/Premium Fraud", Author Unknown, accessed at www.insurance.ca.gov/FRO/Chapter8.html , dated 9/24/96.
<i>AK</i>	AF	"NCCI and DRB Announce the Risk Snapshot Report", press release, 10/15/97, accessed at www.dnb.com/newsview/1097news4.html .
<i>AK</i>	AG	"Indicators of Workers' Compensation Fraud," <i>National Insurance Crime Bureau</i> , 10/1994.
<i>AK</i>	AH	Bond, J., "Fighting Workers' Compensation Fraud", www.pimall.com/nais/n.ins.bond.html , accessed on 11/4/99.



Sheet 2 of 2
JUN 23 2000
GROUP 2700
2763
RECEIVED

FORM PTO-1449
(REV. 6-89)

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Attorney's Docket No.
3899

Serial No.
09/378,926

Applicant
Ho Ming Luk et al.

Filing Date
August 12, 1999

Group Art Unit
2763

AI	"Combating The High Cost of Insurance Premium Fraud." <i>Ernst & Young</i> , April, 1998. www.ey.com accessed on 11/4/99.
AJ	Hann, L., "High-Tech Sleuths," <i>Best's Review</i> , Nov. 1998.
AK	Reich-Hale, D., "Computer Gumshoes Help Snare Scam Artists", <i>National Underwriter</i> , 9/14/98.
AL	Selected pages from InfoGlide Corporation website, www.infoglide.com, accessed on 11/22/99.
AM	Starner, T., "Which Way to the Web?", <i>Risk & Insurance</i> , July 1998.
AN	Strain, S., "Management Tools for Fraud Prevention", <i>National Healthcare Anti-Fraud Association, 1998 Annual Training Conference</i> , Nov. 11-14, 1998, San Diego, California.
AO	Selected pages from <i>Alta Analytics</i> , www.altanalytics.com/netmap.html, accessed on 11/4/99.
AP	Tarpinian, G., "Common Forms of Employer Fraud", <i>PrairieLaw Journal</i> , www.prairiela.com/journal/articles/wcfraud2.shtml, accessed on 11/4/99.
AQ	Harshbarger, S., "Premium Fraud", <i>Issues in Workers' Compensation, a Collection of White Papers: Attorney General's Task Force to Reduce Waste, Fraud and Abuse in the Workers' Compensation System</i> , July 1994.

EXAMINER

Charles Valente

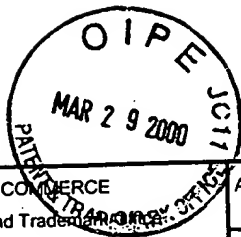
DATE CONSIDERED

2/14/02

EXAMINER

Charles Valente

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered.
Include copy of this form with next communication to applicant.



Sheet 1 of 1

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Attorney's Docket No.
3899Serial No.
09/373,926Applicant
Ho Ming Luk et al.Filing Date
August 12, 1999Group Art Unit
2763

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate

RECEIVED

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

APR 05 2000

Group 2700

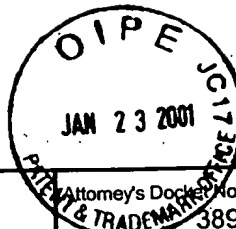
A	Alden, D., "Neural Nets Nab Medicaid Fraud", <i>Government Technology</i> , Oct. 1997.
B	Bank, D., "HNC to Offer Its Antifraud Service for the Web", <i>Wall Street Journal</i> , May 10, 1999.
C	Benton, M., "Booking New Laws", <i>Claims Magazine</i> , Aug. 1997, pp. 42-45.
D	Brockett, P.L., et al., "Using Kohonen's Self-Organizing Feature Map to Uncover Automobile Bodily Injury Claims Fraud", <i>Journal of Risk and Insurance</i> , June 1998, p. 245.
E	Chin, Tyler L., "Health Insurers Turn to Software for Fraud Busting", <i>Health Data Management</i> , Nov. 1997, pp. 88-92.
F	Derrig, R.A. & Ostaszewski, K.M., "Fuzzy Techniques of Pattern Recognition in Risk and Claim Classification; Symposium on Insurance Solvency & Finance", <i>Journal of Risk and Insurance</i> , No. 3, Vol. 62, 1995, p. 447.
G	Hernandez, G. & Blanquie, R., "SIU Performance Audits Heat Up in California", <i>Claims Magazine</i> , August 1997, pp. 57-59.
H	Johnston, D.C., "Audits Spread Unevenly Across U.S.", <i>New York Times</i> , April 12, 1998, Section Y, p. 17.
I	Lifsher, M., "State Audits Workers' Comp Firms", <i>Wall Street Journal</i> , Sept. 24, 1997, pp. CA1.
J	Mahli, P., "Automated System Brings to Light Workers Comp Fraud Claims", <i>Journal of Commerce</i> , Aug. 28, 1998.
K	Pence, Linda L., "Combating Workers Compensation Premium Fraud", 1997.
L	Zizzamia, F.M. & Wu, P. C., "Driven by Data: Making Sense Out of Neural Networks", <i>Contingencies</i> , May/June 1998, Vol. 10, No. 3, pp. 40-44.
M	"On the Front Lines: Helping Claims Administrators Fight Workers' Comp Fraud", Sections IX - X, California Workers' Compensation Institute, May 1989.
N	"Commonly Asked Questions About Combating Health Insurance Fraud and Abuse", Integrity Plus Services, Inc., Jan. 1998.
O	"Fraud in the Texas Workers' Compensation System", <i>Texas Monitor</i> , Vol. 2, No. 4, Winter 1997, the Research and Oversight Council on Workers' Compensation, www.roc.capnet.state.tx.us/2-4.htm .

EXAMINER

DATE CONSIDERED

3/23/02

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered:
Include copy of this form with next communication to applicant.



Sheet 1 of 1

FORM PTO-1449
(REV. 6-89)U.S. DEPARTMENT OF COMMERCE
Patent and Trademark OfficeAttorney's Docket No.
3899Application No.
09/373,926

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Applicant

Ho Ming Luk

Filing Date

August 12, 1999

Group Art Unit

2763

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
OK	P	6,049,773	4/11/00	McCormack et al.	705	4	
OK	Q	6,029,144	2/22/00	Barrett et al.	705	30	
OK	R	5,907,602	5/25/99	Peel et al.	379	114.4	
OK	S	5,835,897	11/10/98	Dang	705	2	
OK	T	5,819,226	10/6/98	Gopinathan et al.	705	1	
OK	U	5,577,169	11/19/96	Prezioso	705	395	52.81
OK	V	5,253,164	10/12/93	Holloway et al.	364	406	
OK	W	5,253,164	10/12/93	Holloway et al.	364	406	

FOREIGN PATENT DOCUMENTS

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

OK	X	PCT Search Report PCT/US00/21298
OK	Y	Daniels, S., "High-Tech Tool for Fighting Health Fraud", <i>National Underwriter</i> , Oct. 6, 1997, pp.27.
OK	Z	Galfond, G., "Data Mining Can Unearth a Competitive Edge", <i>National Underwriter</i> , Oct. 6, 1997, pp. 10
OK	AA	Manchur, D., "Mining for Fraud", <i>Canadian Insurance</i> , Sept. 1998, pp. 24
OK	AB	Schwartz, S., "Artificial Intelligence: Reviving the Love Affair", <i>Insurance & Technology</i> , Aug. 1996, pp. 42.
OK	AC	Tauhart, C., "Neural Networks: Not Just a Black Box", <i>Insurance & Technology</i> , April 1997, pp. 30.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 509. Draw line through citation if not in conformance and not considered.
Include copy of this form with next communication to applicant.

PTO-1449

REV: 12/96

RECEIVED
JAN 30 2001
Technology Center 2100
3899/SF/5039891.1